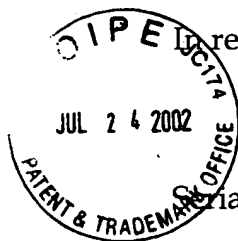


IN THE UNITED STATES PATENT AND TRADEMARK OFFICE



In re Patent Application of:)

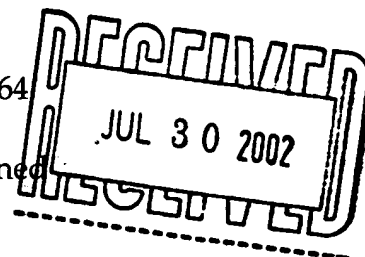
Shekar JANNAH et al.)

Serial No.: 09/950,009)

Filed: September 12, 2001)

Group Art Unit: 2164)

Examiner: Unassigned)



For: A SYSTEM AND PROCESS FOR SECURITIZING REVERSE MORTGAGE
LOANS

INFORMATION DISCLOSURE STATEMENT

Director of the United States
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Sir:

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In accordance with 37 C.F.R. §§ 1.56, 1.97, and 1.98, Applicants respectfully
request consideration of the references listed on the attached Form PTO/SB/08A.

Copies of the references listed are also enclosed.

Applicants respectfully request that the Examiner consider the references cited
on the Form PTO/SB/08A and that the Examiner indicate that the references have been
considered in this application by returning a copy of the Form PTO/SB/08A with the
Examiner's initials in the left column per MPEP 609.

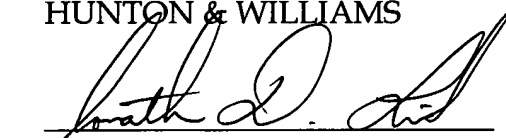
Applicants' submission of this Information Disclosure Statement (IDS) shall not
be construed as an admission that the cited references are prior art to the present
invention, or that the cited references qualify as printed publications. The submission

of this IDS also shall not be construed as a representation that a prior art search has been performed.

This IDS is submitted prior to the issuance of a first Office Action on the merits; therefore, it is believed that no fees are required in connection therewith. If any fees are necessitated by the filing of this Information Disclosure Statement, please charge the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS


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Date: 24 JUL 2002

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